

# Critical Accident Recovery Plan Plus

Underwritten by TD Life Insurance Company ("TD Life") and Sun Life Assurance Company of Canada ("Sun Life")

## Summary of Coverage and Definitions

The following is a summary of coverage. If you enroll, TD Life will mail you a Certificate of Insurance, which has the complete terms and conditions of your coverage. If there is a conflict with this summary, the Certificate of Insurance will govern.

### What benefits are provided?

If you are critically injured in an eligible Accident, the plan can pay an amount up to \$150,000, depending on the severity of your injury or loss. In addition, it pays \$200 a day while you're in a Canadian Hospital for up to 365 days- due to any type of Accident regardless of severity. The plan also includes a \$3,000 lump sum benefit for Broken Bones. Details of the benefits are outlined in the table below and in the Certificate of Insurance you will receive after enrollment.

In the event accident causing:	Benefits*
Quadriplegia, Paraplegia or Hemiplegia	\$150,000
Loss of speech and hearing in both ears	\$150,000
Loss of both hands, or both feet, or sight	\$150,000
Loss of one hand and one foot, or one hand and sight of one eye	\$150,000
Brain Damage or Coma	\$75,000
Loss of one hand, or one foot	\$75,000
Loss of entire sight of one eye	\$75,000
Loss of speech	\$75,000
Loss of hearing in both ears	\$75,000
Loss of four fingers of any hand	\$37,500
Loss of thumb and index finger of the same hand	\$37,500
Loss of hearing in one ear	\$37,500
Loss of all toes of one foot	\$37,500
<b>Burns</b>	
Burn to 20% of body	\$150,000
Burn to 50% of face or head	\$75,000
Burn to 10% of body	\$37,500
<b>Broken Bones</b>	
Thigh	\$3,000
Leg	\$3,000
Spine – Spinal column	\$3,000
Arm	\$3,000
Bones of Hand or Foot (Except Fingers or Toes)	\$3,000
Breastbone	\$3,000
Pelvis	\$3,000
Shoulder	\$3,000
Kneecap	\$3,000
<b>Plus...</b> Hospital Indemnity Benefit. \$200 per day for up to 365 days spent in a Canadian hospital due to an accident. Hospitalization benefits start from the <b>First Day</b> of hospitalization	Up To \$73,000

\* Your benefits are reduced by 50% at age 65; coverage ends at age 75.

### How much does coverage cost?

Monthly premiums are based on your age at time of enrollment and are shown in the table below (add applicable taxes). Your premiums are guaranteed to remain the same unless they change for all group certificate holders.

Coverage Amount	Age 18-54	Age 55-74
Single	\$7.95	\$9.95
Joint	\$11.95	\$14.95
Child Rider + \$1.00		

### The first month's premium is paid on your behalf!

You take no risk when you enroll. You don't even have to pay anything for the first month. TD Canada Trust will pay the first month's premium on your behalf, giving you immediate protection. During this time you will be under no obligation and will be covered for all the benefits at no cost to you.

### Premium Information

The plan is designed as a group policy to make it more affordable for our customers. Premiums are fixed for the duration of coverage unless they change for all Insured Persons under the Policy. The insurer has the right to change the premium rates with 30 days advance notice. In this instance, we will provide written notice to you.

If tax rates change, your premiums will change accordingly without notice to you.

### How long does coverage last?

Your coverage will begin at 12:01 a.m. on the Effective Date of your Certificate of Insurance, which is indicated in the Coverage Schedule you will receive in the mail. **Benefits are reduced by 50% when you reach age 65 and coverage ends when you reach the age of 75.**

### What if I enroll, but later change my mind?

You have a 30 day review period from your Effective Date of coverage as outlined in the Coverage Summary of the Certificate of Insurance to review the benefits provided and decide whether or not the coverage meets your needs. If you decide to cancel your coverage during this period, please call TD Life at 1-888-788-0839 and your Certificate of Insurance will be cancelled as of the Effective Date.

If you decide to cancel your coverage any time after, please call TD Life at 1-888-788-0839 and—provided no claims have been made—any unearned premiums you may have paid will be refunded.

NOTE: Only the Primary Insured can request to cancel coverage for an Insured Person.

### Who is eligible to enroll?

If you are a TD Bank Group customer, and you are a Canadian resident between the ages of 18 and 64, you are eligible to enroll. If you have a Spouse between the ages of 18 and 64, or any Dependent Child(ren), they are also eligible if they are Canadian residents. There is no medical examination and no health questionnaire. Your acceptance is guaranteed and as long as premiums are paid, your coverage will remain in force until age 75.

### How are benefits paid?

All benefits are paid in cash and in addition to any other insurance you may have. The money is paid directly to you – not to doctors or hospitals – and is yours to use for any purpose you choose.

### When will benefits not be paid?

We will not pay an insurance benefit if any Loss, Broken Bone, period of Hospitalization, or death is caused by or results from any one or more of the following:

- suicide, attempted suicide, or intentionally self-inflicted injury;
- bodily or mental infirmity or disease of any kind;



- an injury that has no external and visible wound or contusion;
- medical or surgical treatment or complications arising from it, except when required as a direct result of an accidental and external bodily injury;
- infection, unless the infection occurs as a direct result of an accident and external bodily injury;
- war, declared or undeclared;
- participation in professional sports, any speed contest, SCUBA diving unless you hold a basic SCUBA designation from a certified school or licensing body, mountaineering, parachuting, parasailing, cave exploration, hang gliding, bungee or BASE (Building, Antenna, Span, Earth) jumping, skydiving or any airborne activity in any aircraft other than a passenger aircraft that holds a valid certificate of airworthiness;
- air travel as a pilot or crew member of any transportation used for aerial navigation; and
- the use of illegal or illicit drugs or substances, or misuse of medication obtained with or without prescription.

In addition, no benefits will be paid if any Loss, Broken Bone, period of Hospitalization, or death is a result of, or happens while you were committing or attempting to commit a criminal offence, including driving a motor vehicle while impaired.

Lastly, no benefits will be paid if an illness or sickness causes or contributes to any Loss, Broken Bone, death or Hospitalization. In this case, the Loss, Broken Bone, death or Hospitalization will not be considered to have been caused directly by an Accident.

### What are the coverage maximums and reductions?

Only one critical accident benefit per Insured Person is payable under the Critical Accident Recovery Plan Plus coverage. Once a critical accident claim is paid for:

- the Primary Insured, all coverages will terminate; or
- the Primary Insured's Spouse or Dependent Child(ren), coverage will terminate only for the Primary Insured's Spouse or Dependent Child(ren), but coverage for the Primary Insured will remain active.

In addition,

- Only one Broken Bone benefit per Insured Person per Accident is payable under the Critical Accident Recovery Plan Plus coverage.
- No benefit for a particular coverage will be paid for losses that result from an Accident occurring prior to an Insured Person's Effective Date of coverage or an Accident occurring after coverage on an Insured Person has terminated.
- The hospital indemnity benefit will be paid for up to 365 days per injury per Insured Person. The maximum amount paid under the hospital indemnity benefit for an Insured Person is calculated by multiplying the daily hospital indemnity benefit amount for that Insured Person by 365 days.
- All coverages on the Primary Insured and Spouse will reduce by 50% when either turns 65. All coverages on any Insured Person will terminate when the Primary Insured turns 75. All coverages will terminate for the Spouse when the Spouse turns 75 or when the Spouse no longer meets the criteria for the definition of Insured Person or Spouse. All coverages will terminate for the Dependent Child(ren) when they no longer meet the criteria for the definition of Insured Person or Dependent Child(ren).

**Please see the Certificate of Insurance for full coverage details of Critical Accident Recovery Plan Plus, including eligibility requirements, benefits, features, limitations and exclusions.**

## Definitions

The following definitions are used in the Summary of Coverage and Certificate of Insurance:

**Accident** means a bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source to an insured person, while that insured person is insured under the Certificate of Insurance.

**Brain Damage** means:

- severe brain damage, which results in a persistent vegetative state from which an insured person cannot be aroused by strong external stimuli prior to 12:01 am on the 8th day following the onset of the vegetative state; or
- any permanent neurological disability as confirmed by a physician, which requires constant specialized care, specialized feeding, and permanent residence in an institution

**Broken Bone** means a break of one of the bones listed in the "What Benefits Are Provided?" section of the Certificate of Insurance—under the heading "Broken Bone Benefit"—caused directly by an accident, independently of any other causes, and which occurs within 365 days of the accident, provided that the break is evidenced by an X-ray and the break is medically repaired within 30 days of the accident by either:

- a) external fixation (stabilizing and/or joining the ends of a broken bone by a splint or cast);
- b) internal (metallic) fixation (joining the ends of a broken bone by mechanical devices such as metal plates, pins, rods, wires or screws); or
- c) open operation grafting (a method used to replace missing bone or stimulate the formation of new bone).

**Burn** means tissue injury caused by thermal, electrical or chemical agents resulting in third degree burns.

**Coma or Comatose** means as a result of an Accident an Insured Person is in a state of unconsciousness from which that Insured Person cannot be aroused and in which strong external stimuli causes no more than primitive avoidance reflexes. The Insured Person must remain unconscious continuously for 7 days until 12:01 a.m. on the 8th day and life support must be required throughout the period of unconsciousness.

**Critical Accident** means one of the injuries listed in the "What Benefits Are Provided?" section of the Certificate of Insurance, under the heading "Critical Accident Benefit" and listed in the coverage schedule above, caused directly by an Accident, independently of any other causes, and which occurs within (365) days of the Accident. Only those injuries listed in this section are covered.

**Day** means a period of (24) consecutive hours.

**Dependent Child(ren)** means any natural child, stepchild, or legally adopted child of an Insured Person residing in Canada, who is:

- a) under 22 years of age, unmarried, and receives full support and maintenance from the Insured Person;
- b) 22 years of age but less than 25 years of age, unmarried, and receives full support and maintenance from the Insured Person for reason of full-time attendance at an accredited institute, college or university in Canada; or
- c) receives full support and maintenance from the Insured Person by reason of mental or physical infirmity.

Notwithstanding the above limitations, this definition also includes a child of an Insured Person's Spouse who is in the care, custody and control of the Insured Person and living in a parent-child relationship with the Insured Person.

**Effective Date(s)** means the date(s) coverage(s) start

**Hospital** means any institution in Canada, which meets all of the following conditions:

- a) is licensed as a full care hospital by the licensing body having jurisdiction where the hospital is located;
- b) operates primarily for the care and treatment of sick and injured persons;
- c) has a staff of one or more physicians available at all times;
- d) provides 24-hour nursing service by a registered nurse;
- e) provides organized facilities for diagnosis and major surgical procedures; and
- f) maintains X-ray equipment and operating room facilities.

Hospital does not include:

- a nursing home;
- extended care or convalescent care facility;

- home for the aged or chronically ill;
- home for the mentally ill;
- rest home; or
- a place for the care and treatment of alcoholism, or drug abuse, other than incidentally.

**Hospitalization** and **Hospitalized** means confinement in a hospital as an inpatient.

**Insured Person** means means the primary insured, and if indicated in the “Coverage Summary” within the Certificate of Insurance, the Primary Insured’s Spouse or the Primary Insured’s Dependent Child(ren), as applicable.

**Loss** with regard to a limb means actual severance of such limb at or above the point described below:

- hand (at or above the wrist joint);
- foot (at or above the ankle joint);
- thumb and index finger (at or above metacarpophalangeal joints);
- toes (at or above metatarsophalangeal joints).

**Loss** with regard to a loss of sensory ability means the complete and irrecoverable loss of such capability as detailed below, confirmed by a physician:

- speech (the ability to utter intelligible sounds);
- sight (one or both eyes) as confirmed by an ophthalmologist registered and licensed to practise in Canada. The corrected visual acuity must be 20/200 or less or the field of vision must be less than 20 degrees;
- hearing (complete and irrecoverable deafness).

**Loss** with regard to the conditions listed below means the complete and irrecoverable paralysis of such limbs as detailed below, confirmed by a physician:

- Total Paralysis – Quadriplegia (total and irrecoverable paralysis of both upper and lower limbs);
- Total Paralysis – Paraplegia (total and irrecoverable paralysis of both lower limbs);
- Total Paralysis – Hemiplegia (total and irrecoverable paralysis of upper and lower limbs on the same side of the body).

**Policy** refers to group policy TDL017 between TD Life and TD Bank to provide the hospital indemnity benefit and group policy 45728 between Sun Life and TD Bank to provide all other coverages under the Policy.

**Primary Insured** means the person who enrolled for this insurance product.

**Spouse** means:

- a) the person to whom an Insured Person is lawfully married; or
- b) an Insured Person’s designated partner who has lived with the Insured Person for at least two years and continues to live with the Insured Person and is publicly represented as the Insured Person’s partner.

**You** and **Your** refers to an Insured Person(s) who is/are insured under the Policy.

“**We**” or “**Us**” refers to TD Life or Sun Life, as applicable.

For additional information, contact us at 1-877-397-4187  
Monday to Friday 8:00 a.m. – 11:00 p.m. EST  
Saturday 9:00 a.m. – 6:00 p.m. EST

